



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [UBS AMERICAS HOLDING LLC](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [188,404,238](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[UBS AMERICAS HOLDING LLC](#)
[1285 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10019](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis.....	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions.....	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1.....	17
Servicing, Securitization and Asset Sale Activities—Part 2.....	18
Servicing, Securitization and Asset Sale Activities—Part 3.....	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018											
Average assets (\$000)	182,479,560		155,509,212		158,013,911		138,547,002		139,681,601											
Net income (\$000)	1,420,068		633,921		975,257		729,933		3,968,681											
Number of BHCs in peer group							125		118											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	0.90		1.04		1.02		1.27	3.01	8	1.28	3.08	6								
+ Non-interest income	6.95		6.83		7		7.51	1.32	97	8	1.31	99								
- Overhead expense	6.43		6.99		6.86		7.81	2.69	98	7.99	2.71	98								
- Provision for credit losses	0		0.03		0.02		0.02	0.15	15	0.01	0.14	12								
+ Securities gains (losses)	0		0.03		0.02		0.02	0.01	80	0	0	36								
+ Other tax equivalent adjustments	0		0		0		0	0	42	0	0	45								
= Pretax net operating income (tax equivalent)	1.43		0.88		1.16		0.97	1.56	10	1.28	1.57	23								
Net operating income	1.04		0.54		0.62		0.53	1.19	8	2.84	1.24	99								
Net income	1.04		0.54		0.62		0.53	1.19	8	2.84	1.24	99								
Net income (Subchapter S adjusted)								1.17				1.42								
Percent of Average Earning Assets																				
Interest income (tax equivalent)	1.55		2.14		2.01		3.92	4.41	20	3.36	4.24	10								
Interest expense	0.52		0.91		0.81		2.38	1.08	94	1.87	0.86	93								
Net interest income (tax equivalent)	1.03		1.22		1.20		1.54	3.33	7	1.49	3.38	7								
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0.02		0.03		0.04		0.04	0.21	20	0.03	0.22	16								
Earnings coverage of net loan and lease losses (X)	136.89		84.61		78.89		54.24	24.40	86	98.70	21.75	91								
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.15		0.21		0.19		0.19	0.83	1	0.20	0.90	2								
Allowance for loan and lease losses / Total loans and leases	0.15		0.21		0.19		0.19	0.81	1	0.20	0.89	2								
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13		0.25		0.19		0.17	0.57	11	0.35	0.61	24								
30-89 days past due loans and leases / Total loans and leases	0.02		0.13		0.10		0.08	0.43	10	0.06	0.44	5								
Liquidity and Funding																				
Net noncore funding dependence	-16.95		-5.66		-12.06		1.78	14.45	17	6.43	16.62	19								
Net short-term noncore funding dependence	-42.20		-34.61		-39.16		-27.12	3.38	7	-29.53	4.66	8								
Net loans and leases / Total assets	45.42		41.89		40.67		42.32	63.77	13	39.53	63.98	10								
Capitalization																				
Tier 1 leverage ratio	10.19		11.40		11.27		11.74	9.76	89	11.31	9.71	89								
Holding company equity capital / Total assets	14.76		17.71		16.41		20.27	12.43	99	19.21	12.22	97								
Total equity capital (including minority interest) / Total assets	14.76		17.71		16.41		20.27	12.57	98	19.21	12.27	97								
Common equity tier 1 capital / Total risk-weighted assets	20.72		21.27		22.50		22.01	12.17	96	21.73	12.12	96								
Net loans and leases / Equity capital (X)	3.08		2.37		2.48		2.09	5.21	7	2.06	5.29	6								
Cash dividends / Net income	124.69		115.73		96.86		81.55	33.12	95	5.81	27.31	15								
Cash dividends / Net income (Subchapter S adjusted)								-12.02				17.36								
Growth Rates																				
Assets	18.31		15.46		23.72		-2.38	9.26	7	1.36	7	20								
Equity capital	-1.40		-1.02		0.13		3.01	10.49	24	20.02	7.89	85								
Net loans and leases	28.27		16.05		18.90		4.50	9.10	36	-2.67	7.89	5								
Noncore funding	-0.57		-12.30		14.06		-16.08	6.59	19	-4.23	10.67	23								
Parent Company Ratios																				
Short-term debt / Equity capital	7.78		5.86		12.26		13.14	1.02	94	21.12	1.14	94								
Long-term debt / Equity capital	77.71		74.77		73.76		63.06	13.04	92	73.45	13.37	94								
Equity investment in subsidiaries / Equity capital	78.67		89.68		72.71		86.32	103.22	3	84.06	103.10	3								
Cash from ops + noncash items + op expense / Op expense + dividends	13.10		1.81		373.57		162.50	190.27	44	454.29	174.91	95								

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,338,951	1,289,303	1,708,464	2,127,580	2,113,728	3.85	12.63
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,338,951	1,289,303	1,708,464	2,127,580	2,113,728	3.85	12.63
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,338,951	1,289,303	1,708,464	2,127,580	2,113,728	3.85	12.63
Investment interest income (tax equivalent).....	152,114	186,092	241,427	275,703	174,786	-18.26	189.67
Interest on balances due from depository institutions.....	20,389	13,809	17,971	46,298	37,703	47.65	-64.43
Interest income on other earning assets.....	347,217	622,613	730,973	2,042,011	1,707,668	-44.23	-41.85
Total interest income (tax equivalent).....	1,858,671	2,111,817	2,698,835	4,491,592	4,033,885	-11.99	-1.96
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	55,708	131,799	156,743	256,180	78,089	-57.73	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,492	34,046	38,062	143,081	165,365	-51.56	309.43
Interest on other borrowings and trading liabilities.....	549,660	715,888	871,613	2,290,289	1,972,062	-23.22	-40.68
Interest on subordinated debt and mandatory convertible securities	4	20,555	25,975	37,204	32,883	-99.98	-99.94
Total interest expense.....	621,864	902,288	1,092,393	2,726,754	2,248,399	-31.08	-33.70
Net interest income (tax equivalent).....	1,236,807	1,209,529	1,606,442	1,764,838	1,785,486	2.26	29.12
Non-interest income.....	9,517,792	7,968,555	11,068,069	10,405,187	11,179,124	19.44	41.98
Adjusted operating income (tax equivalent)	10,754,599	9,178,084	12,674,511	12,170,025	12,964,610	17.18	40.37
Overhead expense.....	8,795,372	8,157,753	10,842,210	10,826,489	11,162,060	7.82	16.92
Provision for credit losses.....	6,114	31,462	35,022	25,947	10,636		-69.27
Securities gains (losses)	6,621	36,185	38,634	24,861	-384	-81.70	58.55
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,959,638	1,024,821	1,836,017	1,342,541	1,791,395	91.22	1490.25
Applicable income taxes	537,235	388,614	857,988	609,235	-2,177,286	38.24	
Tax equivalent adjustments	2,335	2,286	2,772	3,373	0	2.14	
Applicable income taxes (tax equivalent).....	539,570	390,900	860,760	612,608	-2,177,286	38.03	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,420,068	633,921	975,257	729,933	3,968,681	124.01	-0.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,420,068	633,921	975,257	729,933	3,968,681	124.01	-0.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,420,068	633,921	975,257	729,933	3,968,681	124.01	-0.51
Investment securities income (tax equivalent).....	152,114	186,092	241,427	275,703	174,786	-18.26	189.67
US Treasury and agency securities (excluding mortgage-backed securities)	63,984	66,336	87,607	96,775	70,157	-3.55	406.24
Mortgage-backed securities	85,747	117,353	150,909	175,442	104,521	-26.93	146.28
All other securities	2,383	2,403	2,911	3,486	108	-0.83	-52.87
Cash dividends declared.....	1,770,712	733,620	944,617	595,276	230,764	141.37	4269.32
Common	1,669,000	593,000	769,000	450,000	100,000	181.45	
Preferred.....	101,712	140,620	175,617	145,276	130,764	-27.67	150.98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.36			1.81			1.71			3.24	4	11	2.89	3.87	7
Less: Interest expense	0.45			0.77			0.69			1.97	0.98	92	1.61	0.79	89
Equals: Net interest income (tax equivalent)	0.90			1.04			1.02			1.27	3.01	8	1.28	3.08	6
Plus: Non-interest income	6.95			6.83			7			7.51	1.32	97	8	1.31	99
Equals: adjusted operating income (tax equivalent)	7.86			7.87			8.02			8.78	4.41	96	9.28	4.46	96
Less: Overhead expense	6.43			6.99			6.86			7.81	2.69	98	7.99	2.71	98
Less: Provision for credit losses	0			0.03			0.02			0.02	0.15	15	0.01	0.14	12
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0			0.03			0.02			0.02	0.01	80	0	0	34
Plus: other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.43			0.88			1.16			0.97	1.56	10	1.28	1.57	23
Less: Applicable income taxes (tax equivalent)	0.39			0.34			0.54			0.44	0.36	78	-1.56	0.33	0
Less: Minority interest	0			0			0			0	0	36	0	0	36
Equals: Net operating income	1.04			0.54			0.62			0.53	1.19	8	2.84	1.24	99
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	51
Equals: Net income	1.04			0.54			0.62			0.53	1.19	8	2.84	1.24	99
Memo: Net income (last four quarters)	0.99			0.46			0.62			0.53	1.19	8	2.84	1.24	99
Net income—BHC and noncontrolling (minority) interest	1.04			0.54			0.62			0.53	1.20	7	2.84	1.25	99
Margin Analysis															
Average earning assets / Average assets	87.40			84.70			84.83			82.80	91.05	3	85.88	91.48	5
Average interest-bearing funds / Average assets	71.38			65.93			67.13			61.41	65.57	31	63.39	65.56	36
Interest income (tax equivalent) / Average earning assets	1.55			2.14			2.01			3.92	4.41	20	3.36	4.24	10
Interest expense / Average earning assets	0.52			0.91			0.81			2.38	1.08	94	1.87	0.86	93
Net interest income (tax equivalent) / Average earning assets	1.03			1.22			1.20			1.54	3.33	7	1.49	3.38	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.27			2.80			2.71			3.72	5.09	3	3.70	4.95	5
Interest-bearing bank balances	0.14			0.19			0.16			1.33	2.04	15	0.86	1.64	6
Federal funds sold and reverse repos	0.80			1.46			1.31			5.24	2.44	91	3.75	2.17	90
Trading assets	1.15			1.92			1.73			3.23	0.99	86	2.99	1.11	80
Total earning assets	1.55			2.14			2.01			3.91	4.36	22	3.36	4.20	10
Investment securities (tax equivalent)	1.63			2.05			1.98			2.40	2.76	20	2.13	2.68	9
US Treasury and agency securities (excluding mortgage-backed securities)	1.81			2.33			2.36			2.19	2.32	47	1.71	2.05	25
Mortgage-backed securities	1.47			1.78			1.71			2.49	2.61	33	2.14	2.50	10
All other securities				893.31			831.71			906.63	4.06	99	26.88	4.20	95
Interest-bearing deposits	0.10			0.31			0.26			0.80	1.10	28	0.52	0.81	23
Time deposits of \$250K or more											1.96			1.44	
Time deposits < \$250K	2.01			2.98			2.94			3.08	1.82	99	2.30	1.29	97
Other domestic deposits	0.02			0.07			0.06			0.33	0.93	6	0.37	0.67	20
Foreign deposits											1.19			0.97	
Federal funds purchased and repos	3.66			5.30			4.76			14.26	1.86	97	7.89	1.51	97
Other borrowed funds and trading liabilities	1.32			1.66			1.57			2.89	2.38	76	2.59	2.28	71
All interest-bearing funds	0.64			1.17			1.03			3.20	1.49	95	2.54	1.19	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	9,517,792	7,968,555	11,068,069	10,405,187	11,179,124
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue.....	212,205	23,422	221,173	286,098	359,424
Investment banking fees and commissions.....	8,177,781	6,495,751	9,041,639	8,238,440	8,528,539
Insurance activities revenue.....	35,633	34,098	48,028	62,183	61,206
Venture capital revenue.....	10	70	114	59	80
Net servicing fees	903	2,334	2,961	1,592	1,663
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-680	-149	-246	-337	4,911
Other non-interest income.....	1,091,940	1,413,029	1,754,400	1,817,152	2,223,301
Total overhead expenses	8,795,372	8,157,753	10,842,210	10,826,489	11,162,060
Personnel expense.....	6,325,764	5,808,858	7,601,219	7,232,069	7,347,030
Net occupancy expense.....	619,014	603,012	817,080	568,004	452,405
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	161	32,494	35,122	39,949	44,999
Other operating expenses.....	1,850,433	1,713,389	2,388,789	2,986,467	3,317,626
Fee income on mutual funds and annuities.....	1,250,284	1,238,140	1,776,493	1,663,208	1,214,022
Memoranda					
Assets under management in proprietary mutual funds and annuities	49,664,990	62,529,738	54,807,699	63,423,657	54,336,356
Number of equivalent employees	20,772	20,823	20,913	20,502	21,028
Average personnel expense per employee.....	304.53	278.96	363.47	352.75	349.39
Average assets per employee.....	8,784.88	7,468.15	7,555.77	6,757.73	6,642.65

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	13.14		15.54		16.05		15.98	2.72	96	10.86	3.08	93		
Overhead expenses / Net Interest Income + non-interest income	81.80		88.91		85.56		88.98	61.29	95	86.10	60.88	94		
Percent of Average Assets														
Total overhead expense	6.43		6.99		6.86		7.81	2.69	98	7.99	2.71	98		
Personnel expense.....	4.62		4.98		4.81		5.22	1.41	98	5.26	1.44	98		
Net occupancy expense.....	0.45		0.52		0.52		0.41	0.28	91	0.32	0.28	65		
Other operating expenses.....	1.35		1.50		1.53		2.18	0.97	92	2.41	0.97	96		
Overhead less non-interest income	-0.53		0.16		-0.14		0.30	1.32	9	-0.01	1.38	5		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	81.78		88.88		85.54		88.96	60.64	95	86.10	60.37	94		
Personnel expense.....	58.82		63.29		59.97		59.43	32.39	99	56.67	32.51	99		
Net occupancy expense.....	5.76		6.57		6.45		4.67	6.52	16	3.49	6.48	10		
Other operating expenses.....	17.21		19.02		19.12		24.87	21.20	77	25.94	20.90	80		
Total non-interest income	88.50		86.82		87.33		85.50	29.23	95	86.23	28.50	96		
Fiduciary activities income	0		0		0		0	1.97	14	0	2.14	13		
Service charges on domestic deposit accounts	0		0		0		0	3.88	3	0	4.15	3		
Trading revenue.....	1.97		0.26		1.75		2.35	1.18	83	2.77	0.85	88		
Investment banking fees and commissions.....	76.04		70.77		71.34		67.69	3.54	98	65.78	3.42	99		
Insurance activities revenue.....	0.33		0.37		0.38		0.51	0.47	75	0.47	0.47	73		
Venture capital revenue.....	0		0		0		0	0.02	83	0	0.02	80		
Net servicing fees	0.01		0.03		0.02		0.01	0.28	35	0.01	0.65	22		
Net securitization income	0		0		0		0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	-0.01		0		0		0	1.86	10	0.04	1.61	15		
Other non-interest income.....	10.15		15.40		13.84		14.93	10.04	78	17.15	9.86	85		
Overhead less non-interest income	-6.72		2.06		-1.78		3.46	31.06	8	-0.13	31.46	5		
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.42		37.92		46.73		45.38	20.56	97	-121.54	19.04	0		
Applicable income tax + TE / Pretax net operating income + TE	27.53		38.14		46.88		45.63	23.23	95	-121.54	21.56	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		22,757,269	18,787,664	19,111,539	17,627,238	14,537,786	21.13	133.18
Commercial and industrial loans		8,919,562	5,938,900	5,922,432	5,383,831	5,417,280	50.19	34.21
Loans to individuals		38,195,249	27,957,278	30,504,381	23,644,981	25,938,493	36.62	64.40
Loans to depository institutions and acceptances of other banks		4,101	5,379	2,258	24	18	-23.76	
Agricultural loans		0	0	0	0	0	0	
Other loans and leases		15,817,184	14,162,948	14,696,264	12,416,407	10,638,275	11.68	-4.02
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		85,693,365	66,852,169	70,236,874	59,072,481	56,531,852	28.18	52.70
Less: Allowance for loan and lease losses		127,297	143,190	135,526	114,427	113,650	-11.10	9.21
Net loans and leases		85,566,068	66,708,979	70,101,348	58,958,054	56,418,202	28.27	52.79
Debt securities that reprice or mature in over 1 year		12,537,484	12,697,392	12,133,308	9,868,690	10,243,697	-1.26	111.74
Mutual funds and equity securities		15,957	11,687	12,263	68,843	32,029	36.54	-22.49
Subtotal		98,119,509	79,418,058	82,246,919	68,895,587	66,693,928	23.55	58.40
Interest-bearing bank balances		20,866,036	11,178,862	19,137,655	2,084,919	6,212,338	86.66	83.03
Federal funds sold and reverse repos		32,392,852	29,870,246	31,455,760	31,757,951	31,532,575	8.45	-31.01
Debt securities that reprice or mature within 1 year		298,878	576,548	403,457	948,336	882,702	-48.16	16.09
Trading assets		8,902,335	10,706,738	11,782,206	9,750,306	11,601,845	-16.85	-52.01
Total earning assets		160,579,610	131,750,452	145,025,997	113,437,099	116,923,388	21.88	15.44
Non-interest-bearing cash and due from depository institutions		2,642,078	2,338,860	3,424,518	2,611,211	2,859,896	12.96	36.76
Premises, fixed assets, and leases		3,409,634	3,308,028	3,328,710	2,487,067	911,680	3.07	381.46
Other real estate owned		517	0	0	0	0		
Investment in unconsolidated subsidiaries		63,363	66,164	66,165	65,871	103,938	-4.23	99.94
Intangible and other assets		21,709,036	21,788,571	20,514,946	20,713,243	21,918,015	-0.37	2.70
Total assets		188,404,238	159,252,075	172,360,336	139,314,491	142,716,917	18.31	15.65
Quarterly average assets		185,714,619	159,393,713	165,528,006	140,902,874	136,924,102	16.51	-2.58
Average loans and leases (YTD)		78,685,676	61,290,377	63,033,732	57,126,730	57,152,332	28.38	30.23
Memoranda								
Loans held-for-sale		0	0	0	923	931		-100.00
Loans not held-for-sale		85,693,365	66,852,169	70,236,874	59,071,558	56,530,921	28.18	52.70
Real estate loans secured by 1–4 family		21,845,608	18,337,602	18,635,689	17,290,711	14,471,618	19.13	124.20
Commercial real estate loans		911,660	449,343	475,135	333,545	61,334	102.89	7506.04
Construction and land development		1,945	1,707	1,835	1,345	939	13.94	813.15
Multifamily		300,908	214,857	214,464	171,328	27,175	40.05	2506.84
Nonfarm nonresidential		608,807	232,779	258,836	160,872	33,220	161.54	264598.70
Real estate loans secured by farmland		0	719	715	2,982	4,834	-100.00	-100.00
Total investment securities		12,852,319	13,285,627	12,549,028	10,885,869	11,158,428	-3.26	107.32
U.S. Treasury securities		5,207,297	3,745,213	3,504,365	4,260,468	4,346,413	39.04	112.66
US agency securities (excluding mortgage-backed securities)		0	0	0	0	250		-100.00
Municipal securities		0	342	324	367	397	-100.00	-100.00
Mortgage-backed securities		7,629,065	9,528,385	9,032,076	6,556,191	6,779,339	-19.93	129.08
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		-100.00
Mutual funds and equity securities		15,957	11,687	12,263	68,843	32,029	36.54	-22.49
Available-for-sale securities		7,949,331	8,394,110	7,712,915	5,822,210	6,149,109	-5.30	28.26
U.S. Treasury securities		2,752,185	1,341,539	1,099,146	1,867,931	2,229,566	105.15	12.40
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		5,197,146	7,052,571	6,613,769	3,954,279	3,919,543	-26.31	56.06
Asset-backed securities		0	0	0	0	0		
Other debt securities		0	0	0	0	0		-100.00
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		167,784	355,998	317,028	172,980	53,015	-52.87	
Available-for-sale securities appreciation (depreciation)		28,241	190,496	179,251	8,039	-142,815	-85.18	-11.87
Structured notes, fair value		0	0	0	0	0		
Pledged securities		0	0	0	0	0		-100.00

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	13,255	6,464	7,417	7,022	4,345	105.06	340.51
NOW, ATS and transaction accounts	15,191,770	12,896,673	11,371,733	3,162,698	1,155,423	17.80	1287.87
Time deposits less brokered deposits < \$250K	0	-2,063,866	-5,283,358	-336,195	0		
MMDA and other savings accounts	84,723,454	60,234,852	72,457,646	45,189,824	44,773,821	40.66	73.43
Other non-interest-bearing deposits	7,089,332	6,245,142	7,471,204	0	0	13.52	
Core deposits	107,017,811	77,319,265	86,024,642	48,023,349	45,933,589	38.41	114.25
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	7,623,001	7,796,969	8,198,355	5,740,483	9,655,650	-2.23	-68.01
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity of 1 year or less	2,490,959	1,978,212	3,911,688	4,129,728	6,855,881	25.92	-80.81
Other borrowings w/remaining maturity over 1 year	21,557,450	20,777,183	20,557,462	17,758,805	20,094,250	3.76	-0.16
Brokered deposits < \$250K	5,250,743	6,582,183	8,408,934	8,385,113	6,309,195	-20.23	
Noncore funding	36,922,153	37,134,547	41,076,439	36,014,129	42,914,976	-0.57	-37.01
Trading liabilities	3,405,392	4,005,049	3,866,976	3,803,670	3,570,811	-14.97	-38.80
Subordinated notes and debentures + trust preferred securities	600,000	600,000	600,000	600,000	600,000	0.00	0.00
Other liabilities	12,653,348	11,991,742	12,509,566	22,628,719	22,276,996	5.52	-50.57
Total liabilities	160,598,704	131,050,603	144,077,623	111,069,867	115,296,372	22.55	14.45
Equity Capital							
Perpetual preferred stock (including surplus)	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000	0.00	162.50
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	45,825,775	45,738,171	45,718,678	45,635,663	45,163,906	0.19	5.19
Retained earnings	-19,969,539	-19,749,234	-19,618,894	-19,328,304	-19,430,968		
Accumulated other comprehensive income	-300,703	-37,466	-67,072	-312,736	-562,394		
Other equity capital components	-900,000	-900,000	-900,000	-900,000	0		
Total holding company equity capital	27,805,534	28,201,472	28,282,713	28,244,624	27,420,545	-1.40	23.09
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	27,805,534	28,201,472	28,282,713	28,244,624	27,420,545	-1.40	23.09
Total liabilities and capital	188,404,238	159,252,075	172,360,336	139,314,491	142,716,917	18.31	15.65
Memoranda							
Non-interest-bearing deposits	7,102,587	6,251,606	7,478,621	7,022	4,345	13.61	235944.77
Interest-bearing deposits	105,165,967	77,649,842	86,954,955	56,401,440	52,238,439	35.44	109.73
Total deposits	112,268,554	83,901,448	94,433,576	56,408,462	52,242,784	33.81	123.88
Long-term debt that reprices within 1 year	20,850,600	19,975,600	19,825,600	16,338,400	18,194,648	4.38	52.30
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	28,282,713	28,244,624	28,244,624	27,388,545	22,846,880		
Accounting restatements	97	-321,215	-353,215	0	20,742		
Net income	1,420,068	633,921	975,257	729,933	3,968,681		
Net sale of new perpetual preferred stock	0	0	0	900,000	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	900,000	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,770,712	733,620	944,617	595,276	230,764		
Change in other comprehensive income	-233,631	275,262	245,656	249,659	-26,259		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	106,999	102,500	115,008	471,763	841,265		
Holding company equity capital, ending balance	27,805,534	28,201,472	28,282,713	28,244,624	27,420,545		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	12.08			11.80			11.09			12.65	37.78	15	10.19	37.19	13
Commercial and industrial loans	4.73			3.73			3.44			3.86	12.02	15	3.80	12.85	13
Loans to individuals	20.27			17.56			17.70			16.97	4.20	93	18.17	4.31	94
Loans to depository institutions and acceptances of other banks	0			0			0			0	0.04	59	0	0.05	57
Agricultural loans.....	0			0			0			0	0.24	11	0	0.30	12
Other loans and leases.....	8.40			8.89			8.53			8.91	5.01	80	7.45	5	70
Net loans and leases.....	45.42			41.89			40.67			42.32	63.77	13	39.53	63.98	10
Debt securities over 1 year.....	6.65			7.97			7.04			7.08	14.60	14	7.18	14.63	13
Mutual funds and equity securities	0.01			0.01			0.01			0.05	0.06	61	0.02	0.06	49
Subtotal	52.08			49.87			47.72			49.45	79.65	11	46.73	79.97	9
Interest-bearing bank balances	11.08			7.02			11.10			1.50	3.06	35	4.35	3.04	73
Federal funds sold and reverse repos.....	17.19			18.76			18.25			22.80	1.57	95	22.09	1.66	94
Debt securities 1 year or less	0.16			0.36			0.23			0.68	1.91	35	0.62	1.96	32
Trading assets	4.73			6.72			6.84			7	1.19	88	8.13	1.33	89
Total earning assets.....	85.23			82.73			84.14			81.43	89.53	6	81.93	89.74	5
Non-interest cash and due from depository institutions.....	1.40			1.47			1.99			1.87	1.14	92	2	1.21	92
Other real estate owned.....	0			0			0			0	0.03	4	0	0.04	2
All other assets.....	13.37			15.80			13.87			16.70	9.27	92	16.07	8.98	94
Memoranda															
Short-term investments	28.43			26.14			29.59			24.97	7.63	88	27.07	7.80	89
U.S. Treasury securities.....	2.76			2.35			2.03			3.06	1.03	80	3.05	1.04	84
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13	0	0.69	21
Municipal securities	0			0			0			0	1.34	16	0	1.62	15
Mortgage-backed securities	4.05			5.98			5.24			4.71	11.44	15	4.75	11.13	15
Asset-backed securities	0			0			0			0	0.28	25	0	0.33	25
Other debt securities	0			0			0			0	0.39	9	0	0.41	9
Loans held-for-sale.....	0			0			0			0	0.39	15	0	0.30	17
Loans held for investment	45.48			41.98			40.75			42.40	63.50	13	39.61	63.93	10
Real estate loans secured by 1–4 family	11.60			11.51			10.81			12.41	13.29	47	10.14	13.46	35
Revolving	0			0			0			0	2.07	3	0	2.27	3
Closed-end, secured by first liens	11.60			11.51			10.81			12.41	10.69	61	10.14	10.57	48
Closed-end, secured by junior liens	0			0			0			0	0.28	3	0	0.31	3
Commercial real estate loans	0.48			0.28			0.28			0.24	22.23	5	0.04	21.58	5
Construction and land development.....	0			0			0			0	3.44	7	0	3.51	6
Multifamily.....	0.16			0.13			0.12			0.12	3.01	8	0.02	2.72	6
Nonfarm nonresidential	0.32			0.15			0.15			0.12	14.69	5	0.02	14.44	5
Real estate loans secured by farmland.....	0			0			0			0	0.36	23	0	0.41	26

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	26.56			28.10			27.21			29.84	57.46	13	25.72	56.49	11
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.49			27.43			26.53			29.27	20.75	77	25.60	21.10	64
Real estate loans secured by 1–4 family.....	0			0			0			0	3.15	3	0	3.50	3
Revolving	25.49			27.43			26.53			29.27	17.39	86	25.60	17.39	80
Closed-end.....	1.06			0.67			0.68			0.56	33.52	5	0.11	32.14	5
Commercial real estate loans	0			0			0			0	5.09	7	0	5.20	6
Construction and land development.....	0			0			0			0	0.94	7	0	1.02	6
1–4 family.....	0			0			0			0	4.02	8	0	4.05	7
Other	0.35			0.32			0.31			0.29	4.69	8	0.05	4.10	8
Multifamily.....	0.71			0.35			0.37			0.27	22.15	5	0.06	21.40	5
Nonfarm nonresidential	0.03			0.06			0.07			0.01	7.72	8	0.01	8.03	8
Owner-occupied.....	0.68			0.29			0.30			0.27	14.34	6	0.05	13.38	5
Other.....	0			0			0			0.01	0.55	23	0.01	0.63	27
Real estate loans secured by farmland.....	0			0			0			0	0.11	59	0	0.12	57
Loans to depository institutions and acceptances of other banks.....	10.41			8.88			8.43			9.11	19.53	15	9.58	20.32	15
Commercial and industrial loans	44.57			41.82			43.43			40.03	7.13	93	45.88	7.36	94
Loans to individuals	0.26			0.29			0.32			0.43	0.81	67	0.47	1.02	66
Credit card loans	0			0			0			0	0.37	11	0	0.46	12
Agricultural loans.....	18.46			21.19			20.92			21.02	9.85	84	18.82	9.66	85
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	126.40			110.34			108.80			117.06	391.26	12	103.83	379.80	11
Real estate loans secured by 1–4 family.....	121.33			107.70			106.09			114.82	138.18	42	103.36	137.84	38
Revolving	0			0			0			0	21.26	2	0	23.33	2
Closed-end.....	121.33			107.70			106.09			114.82	115.20	51	103.36	112.79	47
Commercial real estate loans	5.06			2.64			2.70			2.22	229.44	4	0.44	219.72	4
Construction and land development.....	0.01			0.01			0.01			0.01	34.95	6	0.01	35.36	5
1–4 family.....	0			0			0			0	6.61	6	0	7.04	5
Other	0.01			0.01			0.01			0.01	27.32	7	0.01	27.26	5
Multifamily.....	1.67			1.26			1.22			1.14	31.04	8	0.19	27.85	6
Nonfarm nonresidential	3.38			1.37			1.47			1.07	152.10	4	0.24	147.22	5
Owner-occupied.....	0.14			0.23			0.28			0.02	53.07	6	0.02	54.89	6
Other	3.24			1.14			1.20			1.05	97.41	4	0.21	91.80	5
Real estate loans secured by farmland.....	0			0			0			0.02	3.60	22	0.03	4.02	25
Loans to depository institutions and acceptances of other banks.....	0.02			0.03			0.01			0	0.44	58	0	0.54	56
Commercial and industrial loans	49.54			34.88			33.71			35.75	122.02	10	38.69	128.82	12
Loans to individuals	212.14			164.20			173.65			157.02	43.51	92	185.26	42.67	94
Credit card loans	1.24			1.16			1.28			1.69	4.34	62	1.89	5.31	63
Agricultural loans.....	0			0			0			0	2.18	11	0	2.72	12
Other loans and leases.....	87.85			83.18			83.66			82.46	52.44	75	75.98	51.79	70
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.06			6.48			6.48			6.57	26.45	8	3.12	24.79	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.62			25.46			25.90			25.79	178.57	11	12.60	167.93	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.76			25.69			26.17			25.81	236.10	9	12.62	225.98	7

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	28.43			26.14			29.59			24.97	7.63	88	27.07	7.80	89
Liquid assets	41.21			42.30			45.45			40.93	22.44	85	44.38	22.72	86
Investment securities.....	6.82			8.34			7.28			7.81	16.99	12	7.82	17.27	10
Net loans and leases.....	45.42			41.89			40.67			42.32	63.77	13	39.53	63.98	10
Net loans, leases and standby letters of credit	45.56			42.06			40.84			42.48	64.84	11	39.75	65.07	9
Core deposits	56.80			48.55			49.91			34.47	63.09	11	32.19	62.13	10
Noncore funding	19.60			23.32			23.83			25.85	19.36	73	30.07	21.34	76
Time deposits of \$250K or more	0			0			0			0	2.94	2	0	2.89	2
Foreign deposits	0			0			0			0	0.43	38	0	0.47	38
Federal funds purchased and repos.....	4.05			4.90			4.76			4.12	1.94	79	6.77	1.97	86
Secured federal funds purchased	0			0			0			0	0	49	0	0	49
Net federal funds purchased (sold).....	-13.15			-13.86			-13.49			-18.68	0.48	2	-15.33	0.54	3
Commercial paper	0			0			0			0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.32			1.24			2.27			2.96	3.01	53	4.80	3.67	68
Earning assets that reprice within 1 year	58			53.53			55.48			53.26	39.29	87	56.79	40.29	89
Interest-bearing liabilities that reprice within 1 year.....	1.08			1.45			0.81			4.24	10.19	14	2.51	10.01	9
Long-term debt that reprices within 1 year	11.07			12.54			11.50			11.73	0.96	94	12.75	1.34	94
Net assets that reprice within 1 year	45.85			39.53			43.17			37.30	26.63	80	41.54	27.38	81
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-16.95			-5.66			-12.06			1.78	14.45	17	6.43	16.62	19
Net short-term noncore funding dependence	-42.20			-34.61			-39.16			-27.12	3.38	7	-29.53	4.66	8
Short-term investment / Short-term noncore funding	440.73			294.37			271.47			215.97	77.77	87	204.01	66.46	86
Liquid assets - short-term noncore funding / Nonliquid assets.....	59.12			57.93			63.34			49.71	16.97	88	55.93	16.04	87
Net loans and leases / Total deposits	76.22			79.51			74.23			104.52	90.31	86	107.99	90.08	88
Net loans and leases / Core deposits	79.95			86.28			81.49			122.77	103.93	81	122.83	105	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	0.94			2.11			1.82			1.16	0.72	75	0.38	-0.82	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.16			1.13			1.03			0.05	1.36	14	-1.03	-1.98	75
Structured notes appreciation (depreciation) / Tier 1 capital.....										0				-0.05	
Percent of Investment Securities															
Held-to-maturity securities	38.02			36.73			38.44			45.88	12.67	89	44.61	16.19	88
Available-for-sale securities	61.85			63.18			61.46			53.48	85.40	10	55.11	81.88	11
U.S. Treasury securities.....	40.52			28.19			27.93			39.14	6.15	92	38.95	6.99	93
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13	0	4.02	21
Municipal securities	0			0			0			0	7.75	16	0	9.16	15
Mortgage-backed securities	59.36			71.72			71.97			60.23	67.43	38	60.76	65.45	38
Asset-backed securities	0			0			0			0	1.66	24	0	2.05	25
Other debt securities	0			0			0			0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.12			0.09			0.10			0.63	0.40	70	0.29	0.42	55
Debt securities 1 year or less	2.33			4.34			3.22			8.71	11.86	53	7.91	11.91	54
Debt securities 1 to 5 years	10.65			9.86			10.33			11.75	17.94	48	19.92	19.18	61
Debt securities over 5 years.....	86.90			85.71			86.36			78.91	66.02	60	71.88	64.73	49
Pledged securities	0			0			0			0	30.57	2	0	33.30	2
Structured notes, fair value.....	0			0			0			0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	28.67			25.83			46.58			-9.93	26.69	23	-3.24	6.77	39
Investment securities.....	-3.26			14.83			15.28			-2.44	11.75	21	77.21	9.42	94
Core deposits	38.41			96.81			79.13			4.55	11.23	29	-0.79	7.29	13
Noncore funding	-0.57			-12.30			14.06			-16.08	6.59	19	-4.23	10.67	23

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,362,207	10,496,487	3,258,285
Commit: Secured commercial real estate loans	47,285	10,024	5,665	66,855	17,901
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,773,445	1,884,268	1,783,122
Securities underwriting	274,055	276,035	289,230	219,514	305,372
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	13,840,368	12,487,297	13,021,940	40,908,075	43,968,524
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,320,899	4,794,428	30,387,844	1,846,421	4,502,189
Derivative Contracts					
Interest rate futures and forward contracts	253,756	1,344,346	1,356,526	680,927	1,229,321
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	1,001,000	0	0	0	0
Interest rate swaps	35,348,600	23,933,100	26,453,000	28,555,200	29,341,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,468,517	1,554,425	1,451,963	1,407,330	1,761,853
Commodity and other futures and forward contracts	0	0	0	18,543	4,745
Written options contracts (commodity and other)	22,779	159,656	110,569	15,066	0
Purchased options contracts (commodity and other)	22,779	159,656	110,569	15,066	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				4.85			7.53	23.52	7	2.28	24.05	2		
Standby letters of credit	0.15		0.17		0.17		0.16	0.84	14	0.21	0.92	15		
Commercial and similar letters of credit	0		0		0		0	0.02	17	0	0.02	17		
Securities lent	7.35		7.84		7.56		29.36	0.40	95	30.81	0.62	95		
Credit derivatives - notional amount (holding company as guarantor)	0		0		0		0	0.42	27	0	0.52	27		
Credit derivatives - notional amount (holding company as beneficiary)	0		0		0		0	0.52	27	0	0.75	29		
Credit derivative contracts w/ purchased credit protection-investment grade	0		0		0		0	0.30	33	0	0.52	32		
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.29		3.01		17.63		1.33	0.45	89	3.15	0.69	91		
Derivative contracts	20.23		17.05		17.11		22.03	68.47	53	22.66	65.81	56		
Interest rate contracts	19.43		15.87		16.13		20.99	47.31	55	21.42	43.84	57		
Interest rate futures and forward contracts	0.13		0.84		0.79		0.49	10.67	50	0.86	11.40	63		
Written options contracts (interest rate)	0		0		0		0	2.47	10	0	2.16	10		
Purchased options contracts (interest rate)	0.53		0		0		0	2.65	22	0	2.32	23		
Interest rate swaps	18.76		15.03		15.35		20.50	28.86	65	20.56	26.74	67		
Foreign exchange contracts	0.78		0.98		0.84		1.01	10.12	69	1.23	10.92	73		
Futures and forward foreign exchange contracts	0		0		0		0	5.23	23	0	5.22	23		
Written options contracts (foreign exchange)	0		0		0		0	0.05	39	0	0.14	37		
Purchased options contracts (foreign exchange)	0		0		0		0	0.08	39	0	0.13	37		
Foreign exchange rate swaps	0.78		0.98		0.84		1.01	2.03	85	1.23	2.17	86		
Equity, commodity, and other derivative contracts	0.02		0.20		0.13		0.03	3.32	65	0	4.08	63		
Commodity and other futures and forward contracts	0		0		0		0	0.19	82	0	0.25	82		
Written options contracts (commodity and other)	0.01		0.10		0.06		0.01	0.98	72	0	1.48	34		
Purchased options contracts (commodity and other)	0.01		0.10		0.06		0.01	0.94	70	0	1.29	34		
Commodity and other swaps	0		0		0		0	0.38	35	0	0.40	35		
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				13.27			18.37	45.53	12	5.70	44.93	2		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	38,117,431	27,151,183	29,482,627	30,692,132	32,336,919
Interest rate contracts	36,603,356	25,277,446	27,809,526	29,236,127	30,570,321
Foreign exchange contracts.....	1,468,517	1,554,425	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	45,558	319,312	221,138	48,675	4,745
Derivatives Position					
Futures and forwards	253,756	1,344,346	1,356,526	699,470	1,234,066
Written options	22,779	159,656	110,569	15,066	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	22,779	159,656	110,569	15,066	0
Purchased options	1,023,779	159,656	110,569	15,066	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,023,779	159,656	110,569	15,066	0
Swaps	36,817,117	25,487,525	27,904,963	29,962,530	31,102,853
Held for trading.....	7,439,631	12,006,483	13,644,527	15,801,932	32,336,919
Interest rate contracts	5,925,556	10,132,746	11,971,426	14,345,927	30,570,321
Foreign exchange contracts.....	1,468,517	1,554,425	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	45,558	319,312	221,138	48,675	4,745
Non-traded.....	30,677,800	15,144,700	15,838,100	14,890,200	0
Interest rate contracts	30,677,800	15,144,700	15,838,100	14,890,200	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,048,661,008	1,587,795,559	1,702,488,356	2,376,479,608	2,357,628,894
One year or less	1,357,883,852	1,035,727,353	1,040,300,433	1,641,275,821	1,503,774,061
Over 1 year to 5 years	507,752,469	380,776,833	485,685,813	557,547,398	636,292,727
Over 5 years	183,024,687	171,291,373	176,502,110	177,656,389	217,562,106
Gross negative fair value (absolute value)	48,674	126,389	72,448	14,152	7,940
Gross positive fair value.....	51,037	127,058	63,470	7,777	3,171
Held for trading.....	51,015	126,667	61,463	6,814	1,283
Non-traded.....	22	391	2,007	963	1,888
Current credit exposure on risk-based capital derivative contracts	43,017,366	31,266,017	39,253,591	33,654,147	30,211,202
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	96.03			93.10			94.33			95.26	93.44	33	94.54	92.91	37
Foreign exchange contracts	3.85			5.73			4.92			4.59	3.20	76	5.45	3.39	77
Equity, commodity, and other contracts	0.12			1.18			0.75			0.16	1.64	66	0.01	1.93	63
Futures and forwards	0.67			4.95			4.60			2.28	13.49	33	3.82	12.78	40
Written options	0.06			0.59			0.38			0.05	5.91	13	0	6.60	7
Exchange-traded	0			0			0			0	0.15	42	0	0.23	39
Over-the-counter	0.06			0.59			0.38			0.05	5.10	14	0	5.49	8
Purchased options	2.69			0.59			0.38			0.05	4.42	37	0	4.19	18
Exchange-traded	0			0			0			0	0.28	39	0	0.32	37
Over-the-counter	2.69			0.59			0.38			0.05	3.35	38	0	3.20	20
Swaps	96.59			93.87			94.65			97.62	69.75	82	96.18	70.34	76
Held for trading	19.52			44.22			46.28			51.49	44.16	49	100	46.31	98
Interest rate contracts	15.55			37.32			40.61			46.74	37.24	54	94.54	38.40	92
Foreign exchange contracts	3.85			5.73			4.92			4.59	1.60	85	5.45	1.85	85
Equity, commodity, and other contracts	0.12			1.18			0.75			0.16	0.83	78	0.01	1.14	74
Non-traded	80.48			55.78			53.72			48.51	55.84	50	0	53.69	1
Interest rate contracts	80.48			55.78			53.72			48.51	52.22	52	0	50.60	2
Foreign exchange contracts	0			0			0			0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0			0			0			0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	5,374.60			5,847.98			5,774.55			7,742.96	93.86	99	7,290.83	94.47	99
One year or less	3,562.37			3,814.67			3,528.52			5,347.55	32.17	99	4,650.33	32.51	99
Over 1 year to 5 years	1,332.07			1,402.43			1,647.36			1,816.58	30.45	99	1,967.70	31.16	99
Over 5 years	480.16			630.88			598.66			578.83	28.09	99	672.80	28.71	99
Gross negative fair value (absolute value)	0.13			0.47			0.25			0.05	0.83	6	0.02	0.72	3
Gross positive fair value	0.13			0.47			0.22			0.03	1.19	4	0.01	0.85	2
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0.01			0			0	0.06	12	0	0.06	11
Gross positive fair value (X)	0			0.01			0			0	0.07	8	0	0.06	5
Held for trading (X)	0			0.01			0			0	0.06	40	0	0.05	39
Non-traded (X)	0			0			0			0	0.01	16	0	0.01	11
Current credit exposure (X)	2.41			1.85			2.25			2.25	0.05	99	2.18	0.04	99
Credit losses on derivative contracts	0			0			0			0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	60.10			48.04			61.40			62.26	0.73	99	55.88	0.53	99

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	135,526	114,427	114,427	113,650	121,272
Gross losses	15,082	13,074	24,404	25,555	19,170
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	739	617	723	385	912
Net losses	14,343	12,457	23,681	25,170	18,258
Provision for loan and lease losses	6,114	31,462	35,022	25,947	10,636
Adjustments	0	9,758	9,758	0	0
Ending balance	127,297	143,190	135,526	114,427	113,650
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0		0.03			0.02			0.02		0.15	15	0.01	0.14	12
Provision for loan and lease losses / Average loans and leases	0.01		0.07			0.06			0.05		0.24	17	0.02	0.24	11
Provision for loan and lease losses / Net loan and lease losses	42.63		252.56			147.89			103.09		130.58	35	58.25	134.68	12
Allowance for loan and lease losses / Total loans and leases not held for sale	0.15		0.21			0.19			0.19		0.83	1	0.20	0.90	2
Allowance for loan and lease losses / Total loans and leases	0.15		0.21			0.19			0.19		0.81	1	0.20	0.89	2
Allowance for loan and lease losses / Net loans and leases losses (X)	6.66		8.62			5.72			4.55		8.03	49	6.22	7.54	58
Allowance for loan and lease losses / Nonaccrual assets	15.46		47.38			50.38			112.27		218.72	28	11.62	214.03	2
ALLL / 90+ days past due + nonaccrual loans and leases	84.12		61.07			68.69			78.37		151.73	26	56.88	160.51	14
Gross loan and lease losses / Average loans and leases	0.03		0.03			0.04			0.04		0.28	10	0.03	0.30	8
Recoveries / Average loans and leases	0		0			0			0		0.08	3	0	0.09	1
Net losses / Average loans and leases	0.02		0.03			0.04			0.04		0.21	20	0.03	0.22	16
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0			0			0		0	40	0	0	39
Recoveries / Prior year-end losses	3.03		2.41			2.83			2.01		36.22	4	6.55	41.30	3
Earnings coverage of net loan and lease losses (X)	136.89		84.61			78.89			54.24		24.40	86	98.70	21.75	91
Net Loan and Lease Losses By Type															
Real estate loans	0		0.01			0.01			0		0.01	38	0	0.02	42
Real estate loans secured by 1–4 family	0		0.01			0.01			0		0.01	42	0	0.01	38
Revolving											0.02				0.03
Closed-end	0		0.01			0.01			0		0	45	0	0.01	47
Commercial real estate loans	0		0			0			0		0.01	38	0	0.01	47
Construction and land development	0		0			0			0		-0.01	60	0	-0.03	70
1–4 family	0		0			0			0		0	55	0	-0.01	63
Other	0		0			0			0		-0.01	61	0	-0.02	68
Multifamily	0		0			0			0		0	56	0	0	58
Nonfarm nonresidential	0		0			0			0		0.02	38	0	0.02	35
Owner-occupied	0		0			0			0		0.01	45	0	0.01	34
Other	0		0			0			0		0.01	40	0	0.01	44
Real estate loans secured by farmland			0			0			0		0.01	48	0	0	50
Commercial and industrial loans	0.01		0.01			0.01			0		0.37	4	0	0.31	10
Loans to individuals	0		0.01			0.01			0.01		1.17	1	0.01	1.16	1
Credit card loans	0.33		0.72			0.60			0.59		3.11	14	0.71	2.92	15
Agricultural loans											0.08				0.15
Loans to foreign governments and institutions											0				0
Other loans and leases	0.11		0.08			0.13			0.19		0.15	70	0.15	0.14	67

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018				
30+ Days Past Due and Nonaccrual Assets									
30–89 days past due loans and leases	17,133	86,735	67,685	49,201	34,700				
90+ days past due loans and leases	44,722	67,035	61,606	44,500	4,732				
Nonaccrual loans and leases	106,610	167,435	135,701	101,511	195,062				
Total past due and nonaccrual loans and leases	168,465	321,205	264,992	195,212	234,494				
Restructured 30–89 days past due	8	395	176	4	21				
Restructured 90+ days past due	0	0	0	0	0				
Restructured nonaccrual	0	43,434	5,332	34,750	36,257				
Total restructured loans and leases	8	43,829	5,508	34,754	36,278				
30–89 days past due loans held for sale	0	0	0	0	0				
90+ days past due loans held for sale	0	0	0	0	0				
Nonaccrual loans held for sale	0	0	0	0	0				
Total past due and nonaccrual loans held for sale	0	0	0	0	0				
Restructured loans and leases in compliance	692	1,528	1,154	422	496				
Other real estate owned	517	0	0	0	0				
Other Assets									
30–89 days past due	4,794	1,768	12,109	8,240	15,582				
90+ days past due	3,556	3,137	2,808	14,055	28,458				
Nonaccrual	716,956	134,787	133,299	409	782,758				
Total other assets past due and nonaccrual	725,306	139,692	148,216	22,704	826,798				
Percent of Loans and Leases									
30–89 days past due loans and leases	0.02	0.13	0.10	0.08	0.43	10	0.06	0.44	5
90+ days past due loans and leases	0.05	0.10	0.09	0.08	0.15	53	0.01	0.17	24
Nonaccrual loans and leases	0.12	0.25	0.19	0.17	0.51	13	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	0.18	0.35	0.28	0.25	0.71	11	0.35	0.75	18
30–89 days past due restructured	0	0	0	0	0.01	26	0	0.02	24
90+ days past due restructured	0	0	0	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.06	0.01	0.06	0.14	37	0.06	0.16	29
30–89 days past due loans held for sale	0	0	0	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	0	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	0	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30–89 days past due assets	0.03	0.13	0.11	0.10	0.43	10	0.09	0.44	9
90+ days past due assets	0.06	0.10	0.09	0.10	0.15	61	0.06	0.18	49
Nonaccrual assets	0.95	0.45	0.38	0.17	0.53	13	1.70	0.57	93
30+ days past due and nonaccrual assets	1.03	0.69	0.59	0.37	1.19	7	1.85	1.26	83
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.46	0.23	0.19	0.12	0.44	11	0.71	0.48	80
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.23	0.19	0.12	0.48	10	0.71	0.52	76
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.06	0.11	0.08	0.07	0.53	6	0.14	0.60	10
Allowance for loan and lease losses	84.71	118.28	101.11	89.08	115.41	42	172.09	118.28	78
Equity capital + allowance for loan and lease losses	0.39	0.60	0.48	0.36	4.28	3	0.71	4.79	6
Tier 1 capital + allowance for loan and lease losses	0.60	0.99	0.78	0.68	5.65	5	1.40	6.16	9
Loans and leases + other real estate owned	0.13	0.25	0.20	0.17	0.85	6	0.35	0.96	10

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due	0.04		0.35			0.22			0.10	0.38	12	0.02	0.42	3
	90+ days past due	0		0			0			0	0.16	13	0	0.22	12
	Nonaccrual.....	0.10		0.24			0.27			0.16	0.46	17	0.14	0.57	13
Commercial and industrial	30–89 days past due	0		0.01			0			0	0.31	2	0	0.30	2
	90+ days past due	0		0.01			0			0	0.05	14	0	0.05	11
	Nonaccrual.....	0		0.29			0			0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0		0			0			0.01	0.83	12	0	0.84	10
	90+ days past due	0		0			0			0	0.17	37	0	0.16	33
	Nonaccrual.....	0		0.11			0.02			0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due	0		0			0			0	0	47	0	0	47
	90+ days past due	0		0			0			0	0	49	0	0	47
	Nonaccrual.....	0		0			0			0	0	48	0	0	48
Agricultural	30–89 days past due									0.24			0.17		
	90+ days past due									0			0		
	Nonaccrual.....									0.67			0.75		
Foreign governments	30–89 days past due									0.07			0.01		
	90+ days past due									0			0		
	Nonaccrual.....									0.03			0.06		
Other loans and leases	30–89 days past due	0.05		0.14			0.17			0.24	0.20	64	0.28	0.17	75
	90+ days past due	0.28		0.47			0.41			0.35	0.01	96	0.04	0.01	83
	Nonaccrual.....	0.53		0.52			0.54			0.60	0.13	90	1.65	0.14	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
		Memoranda														
1–4 family	30–89 days past due	0.04			0.35			0.22			0.11	0.67	7	0.02	0.71	2
	90+ days past due	0			0			0			0	0.31	14	0	0.46	14
	Nonaccrual	0.10			0.25			0.28			0.16	0.73	12	0.14	0.86	9
Revolving	30–89 days past due											0.45			0.50	
	90+ days past due											0.05			0.05	
	Nonaccrual											1			1.17	
Closed-end	30–89 days past due	0.04			0.35			0.22			0.11	0.70	7	0.02	0.75	2
	90+ days past due	0			0			0			0	0.35	16	0	0.53	16
	Nonaccrual	0.10			0.25			0.28			0.16	0.70	14	0.14	0.84	13
Junior lien	30–89 days past due	0			0			0			0	0.02	9	0	0.03	9
	90+ days past due	0			0			0			0	0	29	0	0	24
	Nonaccrual	0			0			0			0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0			0			0			0	0.18	4	0	0.17	5
	90+ days past due	0			0			0			0	0.03	19	0	0.03	20
	Nonaccrual	0			0			0			0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0			0			0			0	0.28	12	0	0.21	10
	90+ days past due	0			0			0			0	0.02	33	0	0.02	31
	Nonaccrual	0			0			0			0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0			0			0			0	0.06	25	0	0.06	25
	90+ days past due	0			0			0			0	0	41	0	0	43
	Nonaccrual	0			0			0			0	0.02	30	0	0.02	28
Other	30–89 days past due	0			0			0			0	0.20	15	0	0.13	14
	90+ days past due	0			0			0			0	0.01	35	0	0.02	33
	Nonaccrual	0			0			0			0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0			0			0			0	0.08	19	0	0.10	18
	90+ days past due	0			0			0			0	0	41	0	0.01	39
	Nonaccrual	0			0			0			0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0			0			0			0	0.14	5	0	0.17	6
	90+ days past due	0			0			0			0	0.03	22	0	0.03	21
	Nonaccrual	0			0			0			0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0			0			0	0.07	8	0	0.09	6
	90+ days past due	0			0			0			0	0.01	26	0	0.01	25
	Nonaccrual	0			0			0			0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0			0			0	0.07	9	0	0.07	8
	90+ days past due	0			0			0			0	0.01	30	0	0.01	31
	Nonaccrual	0			0			0			0	0.10	9	0	0.13	7
Farmland	30–89 days past due				0			0			0	0.23	23	0	0.25	23
	90+ days past due				0			0			0	0.01	42	0	0.01	42
	Nonaccrual				0			0			0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.33			0.58			0.35			0.52	1.19	16	0.49	1.22	18
	90+ days past due	0.24			0.27			0.37			0.42	0.78	36	0.29	0.73	35
	Nonaccrual	0			0			0			0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	44,925,776	44,838,172	44,818,679	44,735,664	45,163,907										
Retained earnings	-19,969,539	-19,749,234	-19,618,894	-19,328,304	-19,430,968										
Accumulated other comprehensive income (AOCI)	-300,703	-37,466	-67,072	-312,736	-562,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	24,655,534	25,051,472	25,132,713	25,094,624	25,170,545										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	10,012,968	11,248,634	10,800,783	11,965,886	12,558,747										
Accumulated other comprehensive income-related adjustments	-300,703	-37,466	-67,072	-312,736	-562,394										
Other deductions from common equity tier 1 capital	64,956	0	14,643	0	0										
Subtotal:	14,878,313	13,840,304	14,384,359	13,441,474	13,174,192										
Adjustments and deductions for common equity tier 1 capital	47,617	0	0	1,545,597	1,427,959										
Common equity tier 1 capital	14,830,696	13,840,304	14,384,359	11,895,877	11,746,233										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000										
Less: Additional tier 1 capital deductions	103,435	107,141	103,487	101,936	108,804										
Additional tier 1 capital	3,046,565	3,042,859	3,046,513	3,048,064	2,141,196										
Tier 1 Capital	17,877,261	16,883,163	17,430,872	14,943,941	13,887,429										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	480,000	600,000	600,000	600,000	600,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	127,297	143,190	135,526	114,427	113,650										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	607,297	743,190	735,526	714,427	713,650										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	607,297	743,190	735,526	714,427	713,650										
Exited advanced approach tier 2 capital															
Total capital	18,484,558	17,626,353	18,166,398	15,658,368	14,601,079										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	185,714,619	159,393,713	165,528,006	140,902,874	136,924,102										
Less: Deductions from common equity tier 1 capital	10,228,976	11,355,775	10,918,913	13,613,419	14,095,510										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	175,485,643	148,037,938	154,609,093	127,289,455	122,828,592										
Total risk-weighted assets	71,570,540	65,083,551	63,929,408	54,057,360	54,062,523										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	20.72			21.27			22.50			22.01	12.11	96	21.73	12.09	96
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	24.98			25.94			27.27			27.64	12.78	97	25.69	12.85	96
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	25.83			27.08			28.42			28.97	14.36	97	27.01	14.45	97
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	10.19			11.40			11.27			11.74	9.76	89	11.31	9.71	89
Supplementary leverage ratio, advanced approaches HCs	8.98			11.21			11.62			7.41					7.31

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		325,331			341,938			332,148			264,984			286,693		-4.86	-2.83	
Total property and casualty assets		0			0			0			0							
Reinsurance recoverables (P/C)																		
Total life and health assets		325,331			341,938			332,148			264,984			286,693		-4.86	-2.83	
Reinsurance recoverables (L/H)		106,060			103,022			99,433			100,281			119,304		2.95	-17.72	
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		218,958			233,937			226,956			164,280			166,598		-6.40	6.65	
Total property and casualty equity		0			0			0			0							
Total life and health equity		218,958			233,937			226,956			164,280			166,598		-6.40	6.65	
Total insurance underwriting net income		23,052			79,307			80,343			14,749			41,678		-70.93	-70.13	
Total property and casualty		0			0			0			0							
Total life and health		23,052			79,307			80,343			14,749			41,678		-70.93	-70.13	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		106,107			103,043			99,452			100,308			119,388		2.97	-17.72	
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		35,633			34,098			48,028			62,183			61,206		4.50	-24.04	
Other insurance activities income		33,873			32,856			46,247			60,502			59,022		3.10	-25.65	
Insurance and reinsurance underwriting income		1,760			1,242			1,781			1,681			2,184		41.71	30.18	
Premiums		1,760			1,242			1,781			1,681			2,184		41.71	30.18	
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		1,760			1,242			1,781			1,681			2,184		41.71	30.18	
Insurance benefits, losses, expenses		601			961			1,296			1,507			923		-37.46	-61.91	
Net assets of insurance underwriting subsidiaries		325,328			336,558			168,996			261,951			283,675		-3.34	-2.83	
Life insurance assets		0			0			0			0			0				
Analysis Ratios																		
09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0.17			0.21			0.19			0.19	0.01	93	0.20	0.01	94			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0			0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100			100			100			100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets	0			0			0			0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income	0.33			0.37			0.38			0.51	0.47	75	0.47	0.47	73			
Premium income / Insurance activities revenue	4.94			3.64			3.71			2.70	7.32	80	3.57	4.86	81			
Credit related premium income / Total premium income	0			0			0			0	34.91	29	0	44.54	25			
Other premium income / Total premium income	100			100			100			100	65.09	70	100	55.46	75			
Insurance underwriting net income / Consolidated net income	1.62			12.51			8.24			2.02	0.08	94	1.05	0.08	94			
Insurance net income (P/C) / Equity (P/C)																15.64		
Insurance net income (L/H) / Equity (L/H)	14.04			45.20			35.40			8.98	5.13	66	25.02	1.99	83			
Insurance benefits, losses, expenses / Insurance premiums	34.15			77.38			72.77			89.65	233.61	55	42.26	160.49	19			
Reinsurance recovery (P/C) / Total assets (P/C)											0.15					0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	32.60			30.13			29.94			37.84	0.15	95	41.61	2.31	94			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.17			0.21			0.10			0.19	0	96	0.20	0	96			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0	11.51	3	0	10.22	5			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		62,048,406			59,546,558			62,471,238			56,960,001			58,989,894				
Net assets of broker-dealer subsidiaries / Consolidated assets	32.93			37.39			36.24			40.89	1.39	96	41.33	1.79	95			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	508,033	130,894	131,602	199,270	171,054
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	504,574	88,800	97,614	142,680	63,637
Loans to depository institutions and other banks acceptances	3,459	869	450	4	18
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	39,881	30,629	56,303	83,746
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	1,344	2,909	283	23,653
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	789	2,094	3,098	5,714	0
Total selected foreign assets	508,822	132,988	134,700	204,984	171,054
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0		1.05			0.99			2.69	1.25	74	2.76	1.17	73	
Cost: Interest-bearing deposits.....										1.19			0.97		

Net Losses as a Percent of Foreign Loans by Type

Real estate loans										27.03			27.29	
Commercial and industrial loans										0.29			1.53	
Foreign governments and institutions										0			0	

Growth Rates

Net loans and leases.....	288.13		-38.15		-33.96			16.50	22.48	72	18.66	7.24	66
Total selected assets.....	282.61		-38.85		-34.29			19.84	12.40	77	18.66	3.24	70
Deposits										10.36			5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		158	0	0	1,894	2,168		
Dividends		0	0	0	0	0		
Interest		158	0	0	1,894	2,168		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		171,554	289,965	5,347,612	713,426	1,067,019	-40.84	63.57
Dividends		3,000	0	5,000,000	0	354,356	-61.40	
Interest		168,553	288,894	346,541	713,426	716,004	-41.66	73.57
Management and service fees		0	0	0	0	0		
Other income		1	1,071	1,071	0	-3,341	-99.91	
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		171,712	289,965	5,347,612	715,320	1,069,187	-40.78	63.72
Securities gains (losses)		0	0	0	0	0		
Other operating income		56,334	158,760	205,859	243,698	135,477	-64.52	165588.24
Total operating income		228,046	448,725	5,553,471	959,018	1,204,664	-49.18	117.36
Operating Expenses								
Personnel expenses		1,217	1,249	1,654	1,652	1,122	-2.56	386.80
Interest expense		238,307	345,580	430,502	774,933	745,378	-31.04	356.23
Other expenses		4,224	5,808	7,164	23,516	23,368	-27.27	935.29
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		243,748	352,637	439,320	800,101	769,868	-30.88	360.84
Income (loss) before taxes		-15,702	96,088	5,114,151	158,917	434,796		
Applicable income taxes (credit)		0	4,297	4,297	79,976	606,918	-100.00	
Extraordinary items								
Income before undistributed income of subsidiaries		-15,702	91,791	5,109,854	78,941	-172,122		
Equity in undistributed income of subsidiaries		1,435,771	565,928	-4,134,597	650,992	4,170,773	153.70	4.39
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		1,435,771	565,928	-4,134,597	650,992	4,170,773	153.70	4.39
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,420,069	657,719	975,257	729,933	3,998,651	115.91	-0.51
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		1,438,771	565,928	865,403	650,992	4,525,129	154.23	4.02
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		157	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		157	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		44,158,407	84.37	44,324,292	86.06	45,969,075	86.45	43,140,651	45,392,679	-0.37	-5.72
Common and preferred stock		21,874,101	41.79	25,296,835	49.11	20,564,865	38.67	24,407,055	23,074,859	-13.53	12.88
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		22,227,545	42.47	18,939,673	36.77	25,372,387	47.71	18,689,510	22,261,643	17.36	-19.04
Other receivables		56,761	0.11	87,784	0.17	31,823	0.06	44,086	56,177	-35.34	1433.67
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		4,887,031	9.34	4,879,488	9.47	4,823,526	9.07	4,994,450	4,976,643	0.15	
Securities purchased (reverse repos)		1,579,629	3.02	892,682	1.73	922,465	1.73	1,016,797	1,408,740		
Cash and due from affiliated depository institution		852,627	1.63	23,239	0.05	82,582	0.16	22,557	12	3568.95	6916.93
Cash and due from unrelated depository institution		0	0	62	0	62	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		864,154	1.65	1,387,030	2.69	1,378,710	2.59	1,594,583	2,458,329	-37.70	999999.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		52,342,005	100.00	51,506,793	100.00	53,176,420	100.00	50,769,038	54,236,403	1.62	11.73
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		57,657	0.11	18,226	0.04	0	0	2,719	4,725	216.34	
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		2,162,955	4.13	1,653,450	3.21	3,466,285	6.52	3,714,730	5,798,251	30.81	-79.69
Borrowings with maturity over 1 year		21,007,430	40.13	20,491,960	39.78	20,262,190	38.10	17,232,350	19,563,002	2.52	61.53
Subordinated notes and debentures		600,000	1.15	600,000	1.16	600,000	1.13	600,000	600,000	0.00	0.00
Other liabilities		77,336	0.15	104,794	0.20	117,948	0.22	85,772	105,611	-26.20	1794.56
Balance due to subsidiaries and related institutions		631,093	1.21	430,748	0.84	447,284	0.84	856,843	714,299	46.51	
Total liabilities		24,536,471	46.88	23,299,178	45.24	24,893,707	46.81	22,492,414	26,785,888	5.31	1.14
Equity Capital		27,805,534	53.12	28,207,615	54.76	28,282,713	53.19	28,276,624	27,450,515	-1.43	23.09
Perpetual preferred stock (income surplus)		3,150,000	6.02	3,150,000	6.12	3,150,000	5.92	3,150,000	2,250,000	0.00	162.50
Common stock		1	0	1	0	1	0	1	1	0.00	0.00
Common surplus		45,825,775	87.55	45,738,171	88.80	45,718,678	85.98	45,635,663	45,163,906	0.19	5.19
Retained earnings		-19,969,539	-38.15	-19,749,234	-38.34	-19,618,894	-36.89	-19,296,304	-19,400,998		
Accumulated other comprehensive income		-300,703	-0.57	-31,323	-0.06	-67,072	-0.13	-312,736	-562,394		
Other equity capital components		-900,000	-1.72	-900,000	-1.75	-900,000	-1.69	-900,000	0		
Total liabilities and equity capital		52,342,005	100.00	51,506,793	100.00	53,176,420	100.00	50,769,038	54,236,403	1.62	11.73
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		630,777	1.21	369,022	0.72	440,586	0.83	852,053	0	70.93	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		630,777	1.21	369,022	0.72	440,586	0.83	856,843	711,597	70.93	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	711,597		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	6.74			3.11			3.46			2.59	9.68	7	16.49	10.40	93
Bank net income / Average equity investment in banks											10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	9.02			3.03			3.60			2.73	7.89	37	22.34	7.10	89
Subsidiary HCs net income / Average equity investment in sub HCs											8.55			8.78	
Bank net income / Parent net income	0			0			0			0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	101.32			86.04			88.74			89.19	5.93	97	113.17	3.78	98
Subsidiary holding companies' net income / Parent net income											74			72.48	
Leverage															
Total liabilities / Equity capital	88.24			82.60			88.02			79.54	20.43	90	97.58	20.88	94
Total debt / Equity capital	85.49			80.64			86.02			76.20	14.31	92	94.57	14.69	94
Total debt + notes payable to subs that issued TPS / Equity capital	85.49			80.64			86.02			76.20	16.36	92	94.57	17.10	94
Total debt + Loans guaranteed for affiliate / Equity capital	85.49			80.64			86.02			76.20	14.56	92	97.17	15.14	94
Total debt / Equity capital – excess over fair value	85.49			80.64			86.02			76.20	14.51	92	94.57	14.81	94
Long-term debt / Equity capital	77.71			74.77			73.76			63.06	13.04	92	73.45	13.37	94
Short-term debt / Equity capital	7.78			5.86			12.26			13.14	1.02	94	21.12	1.14	94
Current portion of long-term debt / Equity capital	2.27			1.31			1.56			3.03	0.05	96	2.59	0.14	94
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	97.52			98.67			98.60			97.13	28.44	97	97.43	28.63	97
Double Leverage															
Equity investment in subs / Equity capital	78.67			89.68			72.71			86.32	103.22	3	84.06	103.10	3
Total investment in subs / Equity capital	158.81			157.14			162.53			152.57	111.07	90	165.36	112.48	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.13			-3.32			-7.91			-5.30	0.36	1	-1.09	0.35	5
Equity investment in subs – equity cap / Net income-div (X)											1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	11.32			40.91			400.97			63	177.68	8	59.74	162.34	10
Cash from ops + noncash items + op expense / Op expense + dividend	13.10			1.81			373.57			162.50	190.27	44	454.29	174.91	95
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	138.17			100.07			104.34			101.62	116.34	36	98.81	103.19	43
Pretax operating income + interest expense / Interest expense	93.41			127.80			1,287.95			120.51	1,968.54	10	158.33	2,898.75	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	93.41			127.80			1,287.95			120.51	1,632.83	8	158.33	1,369.37	13
Dividends + interest from subsidiaries / Interest expense + dividends	8.55			26.77			388.81			52.21	210.80	5	109.87	188.90	22
Fees + other income from subsidiaries / Salary + other expenses	0.02			15.18			12.15			0	16.52	30	-13.64	16.08	3
Net income / Current part of long-term debt + preferred dividends (X)	1.94			1.29			1.58			0.73	57.11	5	4.75	33.93	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.18			0.85			-2.85			7.54	2.64	80	4.86	2.61	71
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.04			0.24	
Nonaccrual											0.54			6.54	
Total											0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.10	46	2.59	0.24	90
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.10	46	2.59	0.25	90
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	46.36			53.35			51.23			59.80	5.62	92	59	5.50	94
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02			0.15			0.14			0.24	0.19	86	0.25	0.21	86

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....				799.23			18.49			754.08	57.84	98		57.26	
124.69				111.54			96.86			81.55	33.08	95	5.77	27.33	15
Net income – dividends / Average equity.....	-1.66			-0.36			0.11			0.48	6.46	5	15.54	7.33	95
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0	178.13	9	0	157.73	9
0.17				0			529.32			0	7.53	19	153.56	7.13	96
Dividends from nonbank subsidiaries	0			0			0			0	21.40	42	0	16.86	42
0.17				0			529.32			0	260.40	2	153.56	215.26	37
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries											66.55			60.71	
Interest income from bank subsidiaries.....											0.54			0.52	
Management and service fees from bank subsidiaries											1.55			1.88	
Other income from bank subsidiaries.....											0			0	
Operating income from bank subsidiaries.....											69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.21			0			577.77			0	82.95	12	7.83	51.40	40
11.72				51.05			40.04			109.59	20.25	88	15.82	18.56	69
Interest income from nonbank subsidiaries.....	0			0			0			0	1.92	38	0	2.96	38
Management and service fees from nonbank subsidiaries	0			0.19			0.12			0	1.06	43	-0.07	0.15	7
Other income from nonbank subsidiaries.....	11.92			51.24			617.93			109.59	150.41	59	23.58	99.33	30
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											61.23			48.56	
Interest income from subsidiary holding companies.....											6.54			3.95	
Management and service fees from subsidiary holding companies.....											0.36			0.43	
Other income from subsidiary holding companies.....											0.29			0.01	
Operating income from subsidiary holding companies.....											76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	67.32	10	0	65.18	11
0.07				0			0			0.20	0.80	62	0.18	0.92	63
Interest income from bank subsidiaries.....	0			0			0			0	1.81	36	0	2.01	37
Management and service fees from bank subsidiaries	0			0			0			0	0.03	44	0	0.02	47
Other income from bank subsidiaries.....	0.07			0			0			0.20	78.80	9	0.18	74.20	10
Operating income from bank subsidiaries.....	1.32			0			90.03			0	2.65	19	29.42	2.57	93
Dividends from nonbank subsidiaries	73.91			64.38			6.24			74.39	1.19	98	59.44	2.32	95
0				0			0			0	0.06	41	0	0.03	41
Interest income from nonbank subsidiaries.....	0			0.24			0.02			0	0.04	44	-0.28	0.02	5
Management and service fees from nonbank subsidiaries	75.23			64.62			96.29			74.39	7.29	93	88.57	7.64	94
Other income from nonbank subsidiaries.....	0			0			0			0	4.52	43	0	5.15	42
Operating income from nonbank subsidiaries.....	0			0			0			0	0.20	44	0	0.37	43
Dividends from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49
Interest income from subsidiary holding companies.....	0			0			0			0	0	48	0	0	49
Management and service fees from subsidiary holding companies.....	0			0			0			0	6.08	40	0	6.79	39
Other income from subsidiary holding companies.....	0			0			0			0					
Operating income from subsidiary holding companies.....	29.16			22.32			12.71			22.94	83.37	42	0	87.87	16
Loans and advances from subsidiaries / Short term debt.....	2.65			1.62			1.81			3.95	28.33	34	0	26.53	12
Loans and advances from subsidiaries / Total debt															